



Entered on Docket  
October 05, 2009

A handwritten signature in black ink, appearing to read "Mike K. Nakagawa".

Hon. Mike K. Nakagawa  
United States Bankruptcy Judge

7 PITE DUNCAN, LLP  
8 STEVEN W. PITE (NV Bar #008226)  
9 EDDIE R. JIMENEZ (NV Bar #10376)  
10 JACQUE A. GRUBER (NV Bar #11385)  
11 4375 Jutland Drive, Suite 200  
12 P.O. Box 17933  
13 San Diego, CA 92177-0933  
14 Telephone: (858) 750-7600  
15 Facsimile: (619) 590-1385  
16 E-mail: ecfnvb@piteduncan.com

12 ABRAMS & TANKO, LLP  
13 MICHELLE L. ABRAMS (NV Bar #005565)  
14 3085 S. Jones Blvd., Suite C  
15 Las Vegas, NV 89146

15 Attorneys for Secured Creditor WACHOVIA MORTGAGE, FSB, FKA WORLD SAVINGS  
16 BANK, FSB

17 UNITED STATES BANKRUPTCY COURT

18 DISTRICT OF NEVADA

19 In re

20 LINDA T NEAL ,

21 Debtor(s).

Bankruptcy Case No. BK-S-09-23392-mkn  
Chapter 7

WACHOVIA MORTGAGE, FSB, FKA  
WORLD SAVINGS BANK, FSB'S ORDER  
TERMINATING AUTOMATIC STAY

Date: September 16, 2009

Time: 1:30 P.M.

25 ///

26 ///

27 ///

28 ///

1 A hearing on Secured Creditor Wachovia Mortgage, FSB, fka World Savings  
2 Bank, FSB's Motion for Relief From the Automatic Stay came on regularly for hearing in the  
3 United States Bankruptcy Court before the Honorable Mike K. Nakagawa.

4 The court having duly considered the papers and pleadings on file herein and  
5 being fully advised thereon and finding cause therefor:

6 IT IS HEREBY ORDERED, ADJUDGED AND DECREED:

7 The automatic stay of 11 United States Code section 362 is hereby immediately  
8 terminated as it applies to the enforcement by Movant of all of its rights in the real property  
9 under the Note and Deed of Trust encumbering the real property commonly known as 3831  
10 Terrazzo Avenue, Las Vegas, Nevada 89115 ("Real Property"), which is legally described as:

11 SEE LEGAL DESCRIPTION ATTACHED  
12 HERETO AS EXHIBIT A AND MADE A PART  
13 HEREOF.

14  
15 IT IS FURTHER ORDERED, ADJUDGED AND DECREED that Movant may  
16 offer and provide Debtor with information re: a potential Forbearance Agreement, Loan  
17 Modification, Refinance Agreement, or other Loan Workout/Loss Mitigation Agreement, and  
18 may enter into such agreement with Debtor. However, Movant may not enforce, or threaten to  
19 enforce, any personal liability against Debtor if Debtor's personal liability is discharged in this  
20 bankruptcy case.

21  
22 APPROVED/DISAPPROVED

23  
24 \_\_\_\_\_  
25 TIMOTHY S. CORY  
26 TRUSTEE

27 /././

28 /././

/././

ALTERNATIVE METHOD re: RULE 9021:

In accordance with LR 9021, counsel submitting this document certifies as follows (check one):

☐ The court has waived the requirement of approval under LR 9021.

☐ No parties appeared or filed written objections, and there is no trustee appointed in the case.

☒ I have delivered a copy of this proposed order to all counsel who appeared at the hearing, any unrepresented parties who appeared at the hearing, and any trustee appointed in this case, and each has approved or disapproved the order, or failed to respond, as indicated below [list each party and whether the party has approved, disapproved, or failed to respond to the document]:

☐ Approved. - Debtor(s)/Debtor(s)' Attorney/Trustee

☐ Disapproved. - Debtor(s)/Debtor(s)' Attorney/Trustee

☒ Failed to respond. - Trustee

###

Submitted by:

/s/ JACQUE A. GRUBER  
4375 Jutland Drive, Suite 200  
P.O. Box 17933  
San Diego, CA 92177-0933  
(858) 750-7600  
NV Bar #11385  
Attorney for WACHOVIA  
MORTGAGE, FSB, FKA  
WORLD SAVINGS BANK, FSB

WORLD SAVINGS BANK, FSB

**EXHIBIT "A"**  
**LEGAL DESCRIPTION**

ALL THAT CERTAIN REAL PROPERTY SITUATED IN THE COUNTY OF CLARK  
STATE OF NEVADA \* \* \* \* \* , DESCRIBED AS FOLLOWS:

PARCEL I: LOT ONE (1) IN BLOCK TWELVE (12) OF SPRINGTERRACE, AS SHOWN BY MAP THEREOF ON FILE IN BOOK 31 OF PLATS, PAGE 41, IN THE OFFICE OF THE COUNTY RECORDER OF CLARK COUNTY, NEVADA, AND BY AMENDED MAPS ON FILE IN BOOK 33 OF PLATS, PAGE 82, AND IN BOOK 36 OF PLATS, PAGE 33, IN THE OFFICE OF THE COUNTY RECORDER OF CLARK COUNTY, NEVADA. PARCEL II: A NON-EXCLUSIVE EASEMENT FOR INGRESS AND EGRESS OVER THAT PORTION OF SPRINGTERRACE DELINEATED AS "PRIVATE DRIVE, COMMON AREA, AND PUBLIC UTILITY EASEMENT" ON THE PLAT OF SAID SUBDIVISION SHOWN HEREINABOVE EXCEPTING THEREFROM THE EXCLUSIVE RIGHT TO POSSESSION OF ALL THOSE AREAS DESIGNATED AS PARKING SPACES ON THE MAP AND AS DEFINED IN SAID DECLARATION. PARCEL III: AN EXCLUSIVE EASEMENT UPON, OVER AND UNDER AND ACROSS THE CARPORT PARKING EASEMENT AS PROVIDED UNDER ARTICLES 11, SECTION 3 OF THE DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS AS RECORDED ON JANUARY 8, 1985, AS DOCUMENT NO.

OFFICIAL RECORDS.